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B1 (Official Form 1)(04/13	)				ournorn.	u	90 ± 0.					
	1	United S No			ruptcy of Illino					Vol	luntary Pet	ition
Name of Debtor (if individe DeVuono, John C.	lual, ente	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
(include married, maiden, a	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  AKA Chris DeVuono							used by the Jo maiden, and t			8 years	
ARA CIIIIS DEVUOII	O											
Last four digits of Soc. Sec (if more than one, state all)	or Indiv	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.	D. (ITIN) No./Con	plete EIN
Street Address of Debtor (1112 N. Kennicott Arlington Heights,		Street, City, a	nd State)	:		Street	Address of	Joint Debtor	(No. and St	reet, City, a	and State):	
Annigion rieignis,	IL			_	ZIP Code						Z	ZIP Code
County of Residence or of	the Drine	sinal Dlace of	Rucinace		60004	Count	v of Reside	ence or of the	Principal Pl	ace of Rusi	necc:	
Cook	the 1 fine	ipai i iace oi	Dusiness			Count	y of Reside	since of of the	i imeipai i i	ice of Busi	mess.	
Mailing Address of Debtor	(if differ	rent from stre	et addres	s):		Mailir	g Address	of Joint Debto	or (if differe	nt from stre	eet address):	
				_	ZIP Code						Z	ZIP Code
Location of Principal Asset (if different from street add	s of Bus ress abo	iness Debtor ve):				_ <b>-</b>					I	
Type of Do (Form of Organization)		ana hav)			of Business			•	-	. •	Under Which	
Individual (includes Joi			☐ Heal	th Care Bu			■ Chapt		etition is Fi	ied (Check	t one box)	
See Exhibit D on page 2 of Corporation (includes I	-			le Asset Re 1 U.S.C. § 1	eal Estate as	defined	☐ Chapt	er 9			Petition for Recogni	ition
Partnership	LC and	LLI)	Rail	-	101 (31 <b>b</b> )		☐ Chapt☐			U	Main Proceeding Petition for Recogni	ition
Other (If debtor is not one check this box and state ty				kbroker modity Bro	oker		Chapt		_	1	Nonmain Proceedi	
check this box and state ty	pe or entit	ly below.)	☐ Clea	ring Bank	JKC1							
Chapter 15 I			Othe		mnt Entity		-			e of Debts k one box)		
Country of debtor's center of i	main inter	ests:	_	(Check box	mpt Entity , if applicable	e)	Debts a	are primarily con	nsumer debts,		Debts are pri	-
Each country in which a foreign by, regarding, or against debto			unde	r Title 26 of	empt organizempt organizempt of the United State of the United Sta	ates	"incurr	I in 11 U.S.C. § ed by an individual, family, or I	dual primarily		business deb	is.
I `	g Fee (Ch	neck one box	)			one box:	•	-	ter 11 Debt			
Full Filing Fee attached								debtor as defin ness debtor as d				
Filing Fee to be paid in instattach signed application for					Check	if:				_		CC:1:
debtor is unable to pay fee Form 3A.	except in	installments. I	Rule 1006(	b). See Offic							s owed to insiders or a and every three years	
☐ Filing Fee waiver requeste	d (applica	ble to chapter	7 individua	als only). Mu		all applicable		this petition.				
attach signed application fo					B.   🗖 2	Acceptances	of the plan w		epetition from	one or mor	e classes of creditors,	
Statistical/Administrative									THIS	SPACE IS	FOR COURT USE O	NLY
☐ Debtor estimates that fu ☐ Debtor estimates that, a there will be no funds a	fter any	exempt prop	erty is exc	cluded and	administrat		es paid,					
Estimated Number of Cred												
	] 00- 99	200-	] 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets				-	-	•	•					
\$0 to \$50,001 to \$	] 100,001 to 500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	] 100,001 to 500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition DeVuono, John C. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Ariane Holtschlag August 12, 2015 Signature of Attorney for Debtor(s) (Date) Ariane Holtschlag Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**B1** (Official Form 1)(04/13)

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ John C. DeVuono

Signature of Debtor John C. DeVuono

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 12, 2015

Date

## Signature of Attorney\*

### X /s/ Ariane Holtschlag

Signature of Attorney for Debtor(s)

#### Ariane Holtschlag 6294372

Printed Name of Attorney for Debtor(s)

### **FactorLaw**

Firm Name

105 W. Madison St., Suite 1500 Chicago, IL 60602

Address

### 847-878-6976 Fax: 847-574-8233

Telephone Number

## August 12, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

DeVuono, John C.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	John C. DeVuono		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ John C. DeVuono John C. DeVuono
Date: August 12, 2015	5

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	John C. DeVuono		Case No		
_		 Debtor	,		
			Chapter	7	
			•		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		92,773.91	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,375.45
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,370.47
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	700.00		
			Total Liabilities	92,773.91	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	John C. DeVuono		Case No.		
_		Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	3,375.45
Average Expenses (from Schedule J, Line 22)	3,370.47
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,927.02

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		92,773.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		92,773.91

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B6A (Official Form 6A) (12/07)

In re	John C. DeVuono	Case No	
-		,	
		Debtor	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	John C. DeVuono	Case No.	
		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking account with Citibank	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	none; lives with brother	-	0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	usual and ordinary	-	200.00
6.	Wearing apparel.	usual and ordinary	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		T)	Sub-Total of this page)	al > <b>700.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

T	John C. Dollwana	Coo No	
In re	John C. DeVuono	Case No.	_

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		judgement against former spouse for over-payment of child support for \$47,000; likely uncollectible	t -	0.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(Total	of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

•		C N	
In re	John C. DeVuono	Case No	

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	x			
31.	Animals.	x			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 (Total of this page) | Total > 700.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	John C. DeVuono	Case No.	
	-	Dahtor,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafted with respect to cases commenced on or after the date of adjustment.)					
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption			
Checking, Savings, or Other Financial Accounts, Certifichecking account with Citibank 735	icates of Deposit 5 ILCS 5/12-1001(b)	300.00	300.00			
Books, Pictures and Other Art Objects; Collectibles usual and ordinary 735	5 ILCS 5/12-1001(a)	200.00	200.00			
Wearing Apparel usual and ordinary 735	5 ILCS 5/12-1001(a)	200.00	200.00			

Total: **700.00 700.00** 

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B6D (Official Form 6D) (12/07)

In re	John C. DeVuono	Case No
_		Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CDEDITODIS NAME	CODEBTOR	Hu	Husband, Wife, Joint, or Community			D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEXF	ロエースコーロイトヨロ	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
			Value \$					
Account No.			Value \$					
Account No.								
	Value \$							
continuation sheets attached			S (Total of th	ubto iis p				
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00
						_		

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B6E (Official Form 6E) (4/13)

In re	John C. DeVuono	Case No.	
-		Debtor ,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

elected and box is decorated in the creditors nothing dissecuted priority chains to report on this benedite E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	John C. DeVuono	Case No.	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	Č	Ü	T	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGEN	I QU I DA	1	U T F	AMOUNT OF CLAIM
Account No. xxxxxx7930			01 Village Of Palatine Police Dep	Т	T E D			
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		-			D			200.00
Account No. xxxxxxxxxxxx8431	1	t	Opened 6/23/95 Last Active 6/29/12	+	t	t	1	
Bk Of Amer Po Box 982235 El Paso, TX 79998 Account No.		-	deficiency on 2006 Chrysler Pacifica					1,449.00
CarMax Business Svc, LLC PO Box 440609 Kennesaw, GA 30160-9511		-	10M10118557					6,509.95
Account No.  Meyer & Njus PA 33 N. Dearborn #1301 Chicago, IL 60602			Representing: CarMax Business Svc, LLC					Notice Only
			(Total of	Sub this			;)	8,158.95

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B6F (Official Form 6F) (12/07) - Cont.

In re	John C. DeVuono	Case No.
_		Debtor

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	၂င္ဂ	Ų	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx8094	l		10 Comed 26499	T	E		
Cci Contract Callers I Augusta, GA 30901		-			D		546.00
Account No. xxxx7383			Collection Account for Directy Inc				
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		-					357.00
	L			$\perp$			337.00
Account No.  First Northwest 101 W. 5th Street Spencer, IA 51301		_	03AR0002284				9,958.15
Account No.							
First Northwest Bank 150 E. Rand Road Arlington Heights, IL 60004			Representing: First Northwest				Notice Only
Account No.	T	T		T	T	T	
First Savings Bank Northwest 201 Wells Avenue South Renton, WA 98057			Representing: First Northwest				Notice Only
Sheet no. 1 of 4 sheets attached to Schedule of				Sub			10,861.15
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	10,001.19

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B6F (Official Form 6F) (12/07) - Cont.

In re	John C. DeVuono	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N L	P	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	C O N T	ļË.	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM		Q	P U T E	AMOUNT OF CLAIM
(See instructions above.)	Ö	c	IS SUBJECT TO SETOFF, SO STATE.	G	Ĭ	Ė	AWOUNT OF CLAIM
Account No.	<u> ``</u>			N G E N T	A T E D		
Account No.	ł				E D		
Village Bank and Trust	l		Representing:		T	T	
234 W. Northwest Hwy	l		First Northwest				Notice Only
Arlington Heights, IL 60004	l		T HOL HOLLIWOOL				Notice City
	l						
Account No.	t		2006 Income Taxes	T	T		
	1						
Illinois Department of Revenue	l						
PO Box 19035	l	-					
Springfield, IL 62794-9035	l						
	l						
							383.12
Account No.			2007 Income Taxes				
	1						
Illinois Department of Revenue	l						
PO Box 19035	l	-					
Springfield, IL 62794-9035	l						
	l						
				L	L		3,651.36
Account No.	1		2008 Income Taxes				
Illiania Danastavant of Bassansa							
Illinois Department of Revenue PO Box 19035	l	L					
Springfield, IL 62794-9035	l						
	l						
							2,196.16
Account No.	╁	$\vdash$	2006 Income Taxes	$\vdash$	$\vdash$	$\vdash$	
Treesum 110.	ł		2000 moome raxes				
Internal Revenue Service	l						
Centralized Insolvency Operations	l	-					
P.O. Box 7346	l						
Philadelphia, PA 19101-7346	l						
							16,180.79
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of	_	_		Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	22,411.43

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B6F (Official Form 6F) (12/07) - Cont.

In re	John C. DeVuono	Case No
-		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ιč	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I IN	NL QU L DAT	ΙF	AMOUNT OF CLAIM
Account No.			2007 Income Taxes	Т	E		
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		-			D		27,970.60
Account No.			2008 Income Taxes				
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		-					6,748.08
Account No.	╁		2001 Income Taxes	+			
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		-					2,302.35
Account No.	t		2010 Income Taxes	T			
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		-					185.28
Account No.	t	H	2011 Income Taxes	+			
Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		-					2,302.35
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of	_	<u> </u>		Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	39,508.66

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B6F (Official Form 6F) (12/07) - Cont.

In re	John C. DeVuono		Case No.	
•		Debtor	•	

CREDITOR'S NAME,	C	Ηυ	sband, Wife, Joint, or Community	C	U	Ī	эΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU I D A T			AMOUNT OF CLAIM
Account No.	1		attorneys fees	1.	Ė	1		
Kamerlink Stark Powers & McNicholas Attn: Vincent J. Stark 221 N. LaSalle Street, Suite 1800 Chicago, IL 60601		-						10,705.72
Account No. xxxxxxxxxxxx8113		T	Opened 6/01/13	Т		T	T	
Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502		-	Collection Account for Capital One Bank 15SC2638					
								1,128.00
Account No.	╁	$\vdash$		+	╁	╁	+	
Capital One PO Box 30281 Salt Lake City, UT 84130			Representing: Portfolio Recovery Ass					Notice Only
Account No.	t	T		T	T	t	$\dagger$	
Sanjay S. Jutla Portfolio Recovery Associates LLC 120 Corporate Blvd Norfolk, VA 23502			Representing: Portfolio Recovery Ass					Notice Only
Account No.	T	T		T	T	T	7	
Sheet no4 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		tota pag		)	11,833.72
			(Report on Summary of So		Tota dule		, [	92,773.91

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B6G (Official Form 6G) (12/07)

In re	John C. DeVuono	Case No
_		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-27575 Doc 1 Filed 08/12/15 Entered 08/12/15 16:14:24 Desc Main Document Page 21 of 45

B6H (Official Form 6H) (12/07)

In re	John C. DeVuono		Case No.	
		Debtor	<b>-</b>	

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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	in this information to identify you									
Del	btor 1 John C. D	eVuono			_					
	btor 2 buse, if filing)									
Uni	ited States Bankruptcy Court for t	he: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number nown)		-			☐ An ☐ A s		Ū		tion chapter te:
<u>O</u>	fficial Form B 6I					MN	// DD/ Y	YYY		
S	chedule I: Your In	come								12/13
spo atta Par	plying correct information. If you are separated and you have a separate sheet to this formation.  Describe Employment	our spouse is not filing win. On the top of any additi	ith you, do not inclu	de infori	natio	n about y	our spo	use. If more	e space i	s needed,
1.	Fill in your employment information.		Debtor 1			1	Debtor 2	or non-fili	ng spous	e e
	If you have more than one job, attach a separate page with	Employment status	■ Employed				☐ Emplo	•		
	information about additional	p.:0,	☐ Not employed				☐ Not er	nployed		
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name	Robert Half Inte	ernation	al Ir	<u> </u>				
	Occupation may include studer or homemaker, if it applies.	Employer's address	2884 Sand Hill Menlo Park, CA							
		How long employed t	here?							
Pai	rt 2: Give Details About M	lonthly Income								
spoo	imate monthly income as of the use unless you are separated.  ou or your non-filing spouse have be space, attach a separate sheet	more than one employer, co	, ,						•	· ·
mor	e space, attacil a separate sileet	to this form.				For Debt	or 1	For Debt		)
2.	List monthly gross wages, sa deductions). If not paid monthly	•		2.	\$	3,7	75.35	\$	N/	<u>A</u>
3.	Estimate and list monthly over	ertime pay.		3.	+\$	4	06.25	+\$	N/	<u>A</u>

4. \$ **4,181.60** 

Calculate gross Income. Add line 2 + line 3.

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Debt	or 1	John C. DeVuono	_	Case	number (if known)			
	Сор	y line 4 here	4.	For	Debtor 1 4,181.60		btor 2 or ng spouse N/A	
5.	List	all payroll deductions:		_	,			
0.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	841.27 0.00 0.00 0.00 25.35 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	866.62	\$	N/A	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,314.98	\$	N/A	
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Expense Reimbursement  Pension or retirement income  Other monthly income. Specify:	8c. 8d. 8e.	\$\$ \$\$\$ \$\$\$\$	0.00 0.00 0.00 0.00 0.00 60.47 0.00 0.00	\$ \$ \$ \$ \$ \$ +	N/A N/A N/A N/A N/A N/A	Ī
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	60.47	\$	N/A	
10.		tulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$_		3,375.45 + \$_	ŀ	<b>N/A</b> = \$	3,375.45
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your rifiends or relatives.  In include any amounts already included in lines 2-10 or amounts that are not scify:	depend		•	ed in <i>Sche</i>	edule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines				, if it	12. \$Combine monthly	
13.	Do y ■	No. Yes. Explain:	?					

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Fill	I in this information to identify your case:				
			Ch	neck if this is:	
Den	John C. DeVuono		<u> </u>		
Deb	btor 2		_	A supplement show	wing post-petition chapter
(Spo	pouse, if filing)			13 expenses as of	the following date:
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT O	F ILLINOIS		MM / DD / YYYY	
	se number known)			A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor arate household
O	Official Form B 6J				
So	chedule J: Your Expenses				12/13
Be info	e as complete and accurate as possible. If two married per formation. If more space is needed, attach another sheet imber (if known). Answer every question.				
Par 1.	Int 1: Describe Your Household Is this a joint case?				
1.	■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file a separate Schedule J.				
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Pes. Fill out this informat each dependent		ent's relationship to or Debtor 2	Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents' names.				Yes
					□ No
					☐ Yes
					□ No □ Yes
				<u> </u>	☐ Yes
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?   ■ No □ Yes				<b>—</b> 100
Est exp	rt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date u penses as of a date after the bankruptcy is filed. If this is plicable date.				
the	clude expenses paid for with non-cash government assis e value of such assistance and have included it on <i>Sched</i> fficial Form 6I.)			Your exp	enses
4.	The rental or home ownership expenses for your reside payments and any rent for the ground or lot.	lence. Include first	mortgage 4.	\$	500.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	:	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	\$	0.00
	4d. Homeowner's association or condominium dues		4d.	\$	0.00
5.	Additional mortgage payments for your residence, suc	h as home equity l	oans 5.	\$	0.00

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Debtor 1 John C. Devuono	Case num	ber (if known)	
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	· —	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		60.00
6d. Other. Specify:	6d.	·	0.00
7. Food and housekeeping supplies	<del></del>	\$	550.00
3. Childcare and children's education costs	8.	\$	600.00
Clothing, laundry, and dry cleaning	9.	\$	0.00
O. Personal care products and services	10.	\$	0.00
Medical and dental expenses	11.	·	
•	11.	Φ	0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	400.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Charitable contributions and religious donations	14.	\$	0.00
5. Insurance.		•	2.00
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify:	15d.	\$	0.00
6. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.	\$	0.00
7. Installment or lease payments:	<u></u>		
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
B. Your payments of alimony, maintenance, and support that you did not report as		•	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	·	
Other payments you make to support others who do not live with you.		\$	1,200.00
Specify: visitation expenses	19.		
O. Other real property expenses not included in lines 4 or 5 of this form or on School			
20a. Mortgages on other property	20a.		0.00
20b. Real estate taxes	20b.	·	0.00
20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
Other: Specify: Reimbursed Work Expenses	21.	+\$	60.47
2. Your monthly expenses. Add lines 4 through 21.	22.	\$	3,370.47
The result is your monthly expenses.		· <del></del>	
3. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,375.45
23b. Copy your monthly expenses from line 22 above.	23b.		3,370.47
10 %			0,010171
23c. Subtract your monthly expenses from your monthly income.			
The result is your monthly net income.	23c.	\$	4.98
4. Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect you modification to the terms of your mortgage?			e or decrease because of
■ No.			
☐ Yes.			
Evalain:			

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	John C. DeVuono			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b> DECLARATION UNDER F				
	I declare under penalty of perjury the sheets, and that they are true and cor				
Date	August 12, 2015	Signature	/s/ John C. DeVuono John C. DeVuono Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	ohn C. DeVuono		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$27,613.17 2015 ytd \$10,123.53 2014

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3)
3)

## 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING Tranquil Cloud 6/25/2015 - \$1,200 \$1,200.00 \$0.00 (educational expenses for son)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR TRANSFERS OWING **TRANSFERS** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL NAME AND ADDRESS OF CREDITOR AND DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING DISPOSITION AND LOCATION Carmax Business SE v. Devunono, J. Christo; **Circuit Court of Cook County** judgment contract Case No.: 2010-M1-118557 entered Portfolio Recovery vs. DeVuono; Case No.: **Small Claims Circuit Court of Lake County** judgment

15SC2638 entered

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF DATE OF SEIZURE BENEFIT PROPERTY WAS SEIZED **PROPERTY** Illinois Department of Revenue biweekly 15% of wages

PO Box 19035 commencing 7/2/2015 Springfield, IL 62794-9035

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

FactorLaw 105 W. Madison St., Ste 1500 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR **7/31/2015**; **8/4/2015**; **8/12/2015**  AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,885 (\$1,500 attorneys fees;
\$335 filing fee and \$50 for
expenses)

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Chase 10 South Dearborn Chicago, IL 60607 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **checking** 

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF NOTICE

**ENVIRONMENTAL** 

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 12, 2015

Signature /s/ John C. DeVuono
John C. DeVuono
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court**

Debtor(s)	Case No. Chapter	
Debtor(s)	Chanter	
	Chapter	7
estate. (Part A must be fully con		
Describe Prope	erty Securing Debt	:
☐ Retained		
	U.S.C. § 522(f)).	
☐ Not claimed a	as exempt	
d leases. (All three columns of Part	B must be complet	ed for each unexpired lease.
scribe Leased Property:		e Assumed pursuant to 11 (p)(2):
	estate. (Part A must be fully cononal pages if necessary.)  Describe Prope  Retained ast one):  (for example, avoid lien using 11 to 11 to 12 to 12 to 15 to	Describe Property Securing Debt  Retained ast one):  (for example, avoid lien using 11 U.S.C. § 522(f)).  Not claimed as exempt  d leases. (All three columns of Part B must be completed by the

Signature /s/ John C. DeVuono

Debtor

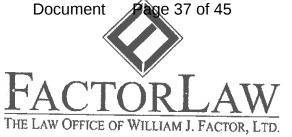
John C. DeVuono

Date August 12, 2015

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## United States Bankruptcy Court Northern District of Illinois

		140	Julier in District of Hillions	,			
In r	re John C. DeVuono			Case No.			
			Debtor(s)	Chapter	_7		
	DISCLO	SURE OF COMPE	ENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)		
1.	compensation paid to me wit	ithin one year before the fil	2016(b), I certify that I am the attorning of the petition in bankruptcy n of or in connection with the bar	, or agreed to be paid	d to me, for services r		
	For legal services, I have				1,500.00		
	Prior to the filing of thi	is statement I have received	d	\$	1,500.00		
					0.00		
2.	\$ 335.00 of the filing for	fee has been paid.					
3.	The source of the compensat	tion paid to me was:					
	■ Debtor □ (	Other (specify):					
4.	The source of compensation	to be paid to me is:					
	■ Debtor □ (	Other (specify):					
5.	■ I have not agreed to shar	re the above-disclosed con	mpensation with any other person	unless they are men	nbers and associates of	of my law firm.	
			nsation with a person or persons v names of the people sharing in the			law firm. A	
6.	In return for the above-discl	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	<ul> <li>b. Preparation and filing of</li> <li>c. Representation of the det</li> <li>d. [Other provisions as need</li> <li>Negotiations with reaffirmation agriculture</li> </ul>	any petition, schedules, states btor at the meeting of credided] th secured creditors to	dering advice to the debtor in det tatement of affairs and plan which litors and confirmation hearing, and preduce to market value; exe- tions as needed; preparation tousehold goods.	h may be required; and any adjourned hea	arings thereof;	filing of	
7.			fee does not include the following adversary proceedings.	g service:			
			CERTIFICATION				
this	I certify that the foregoing is bankruptcy proceeding.	s a complete statement of a	any agreement or arrangement for	or payment to me for	representation of the	debtor(s) in	
Date	ed: <b>August 12, 2015</b>		/s/ Ariane Holtsch	hlag			
			Ariane Holtschlag				
			105 W. Madison S	St., Suite 1500			
			Chicago, IL 60602 847-878-6976 Fa				



Ariane Holtschlag
Direct Dial: 312-878-4830
Email: aholtschlag@wfactorlaw.com

$ m July\ 24,\ 2015$
John C. Devuono III2 N. Kennicott Arlighton Heights FL 60004
Re: Engagement Letter
Dear John C. Devono
This letter confirms the terms and conditions pursuant to which The Law Office of William J. Factor, Ltd. (the "Firm") is willing to represent ("Client" or "you"/"your") in connection with filing a bankruptcy petition under chapter 7 of the United States Bankruptcy Code in the Northern District of Illinois. This engagement does not include representation of Client or any other person or entity in connection with any other matters.
First, to commence this engagement, please review the mandatory disclosures provided to you at the initial consultation. They explain the different bankruptcy options

Second, the professional fee for filing your individual chapter 7 case involving "no assets" and solely consumer debt is \$ 500. In addition to the professional fee, you will are responsible for advancing the expenses associated with filing the Case, which relate to the court's filing fee of \$335.00 and the fee of \$50.00/\$70.00 for accessing your credit report and the two mandatory credit counseling courses. The professional fee and enumerated costs must be paid in advance before the Case is filed.

and other pertinent matters related to filing for bankruptcy.

The professional fee of \$\_500 covers the following primary services (the "Primary Services"): (a) preparing the initial bankruptcy petition and filing it with the bankruptcy court in order to commence the Case, (b) accompanying you to the meeting of creditors, (c) counseling with respect to pre-filing creditor counseling and post-filing educational requirements, (d) counseling with respect to the exemption of particular items or types of property and reaffirmation agreements and appearing in Court, if needed, with

respect to reaffirmation agreements, (e) attending any other hearings which arise in the administration of the Case except as stated below, and (f) undertaking any incidental contacts or communications with the trustee and creditors.

If you decide to hire the Firm, any services rendered in addition to the above-described Primary Services ("Supplemental Services"), will be billed on a regular basis and require a separate advance payment, depending upon the extent of the Supplemental Services. The fees for Supplemental Services are based upon the number of hours expended multiplied by the hourly rate of the attorney working on the matter, which is between \$250 and \$350, plus any related reimbursable expenses.

Generally, Supplemental Services relate to representation in connection with (a) a separate "Adversary Proceeding" in the bankruptcy court (see below discussion regarding Adversary Proceedings), (b) a separate matter involving the treatment of property, (c) an examination of You pursuant to Bankruptcy Rule 2004, or (d) a challenge to Your eligibility to file for chapter 7 or to remain in a chapter 7 proceeding.

By agreeing to retain the Firm, you are hereby agreeing that (a) you will, if asked to do so by the Firm, execute an additional engagement letter after filing for bankruptcy that obligates you to pay any additional fees arising from Supplemental Services and (b) your failure to execute a post-bankruptcy engagement letter of the type referenced herein provides grounds for the Firm to withdraw from representing You in the Case.

Adversary Proceedings are stand-alone suits filed in the bankruptcy court that sometimes include: (a) defending against a complaint filed by the trustee or any other party in interest to deny a bankruptcy discharge, (b) defending against a complaint filed by a creditor to except its debt from discharge, (c) defending against a complaint filed by the trustee to avoid or to recover any transfer of property made before the filing of a chapter 7 petition, (d) defending against any assertion that property listed as exempt is not entitled to that status, (e) prosecuting a complaint for a determination that any indebtedness is dischargeable, and (f) appealing any order or judgment entered in the Case.

By agreeing to retain the Firm, you also will be agreeing to cooperate with the Firm's attorneys and to provide all information relevant to the issues involved in the matter at hand. This includes promptly responding to all letters and phone messages, coming to appointments, the bankruptcy meeting of creditors and any court hearings, and advising us immediately of any change in Your address or telephone number. If you do not comply with these requirements, we may ask the bankruptcy court for permission to withdraw from representing you. We may also withdraw at your request if the bankruptcy court approves.

By agreeing to retain the Firm, you also will be acknowledging that the Firm's obligation is to provide you with conscientious, competent and diligent services that seek to achieve solutions which are just and reasonable for you, and that attorneys cannot and do not warrant, predict or guarantee results or the final outcome of any case.

If you do wish to retain the Firm on the terms and conditions set forth above, please sign a duplicate original of this letter and return it to my office. If you have any questions or concerns please feel free to contact me at 312-878-4830 or by email at aholtschlag@wfactorlaw.com.

For the Law Office of William J. Factor, Ltd,

arun Herchay

Ariane Holtschlag, associate attorney

Agreed this Agreed this

Sion.

Print: John Christopher De Vonc

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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Form B 201A. Notice to Consumer Debtor(s)

Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**

	No	rthern District of Illinois		
In re	John C. DeVuono		Case No.	
		Debtor(s)	Chapter _	7
		NOTICE TO CONSUME O) OF THE BANKRUPTC		<b>(S)</b>
Code.	I (We), the debtor(s), affirm that I (we) have re	Certification of Debtor exceived and read the attached notion	ce, as required b	y § 342(b) of the Bankruptcy
John (	C. DeVuono	${ m X}$ /s/ John C. DeVu	iono	August 12, 2015
Printe	d Name(s) of Debtor(s)	Signature of Deb	tor	Date
Case N	No. (if known)	X		
		Signature of Join	Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Northern District of Illinois

		Not then it District of Hillions		
In re	John C. DeVuono		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	1ATRIX	
		Number of	f Creditors:	16
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	August 12, 2015	/s/ John C. DeVuono John C. DeVuono		

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Bk Of Amer Po Box 982235 El Paso, TX 79998

Capital One PO Box 30281 Salt Lake City, UT 84130

CarMax Business Svc, LLC PO Box 440609 Kennesaw, GA 30160-9511

Cci Contract Callers I Augusta, GA 30901

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

First Northwest 101 W. 5th Street Spencer, IA 51301

First Northwest Bank 150 E. Rand Road Arlington Heights, IL 60004

First Savings Bank Northwest 201 Wells Avenue South Renton, WA 98057

Illinois Department of Revenue PO Box 19035 Springfield, IL 62794-9035 Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346

Kamerlink Stark Powers & McNicholas Attn: Vincent J. Stark 221 N. LaSalle Street, Suite 1800 Chicago, IL 60601

Meyer & Njus PA 33 N. Dearborn #1301 Chicago, IL 60602

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Sanjay S. Jutla Portfolio Recovery Associates LLC 120 Corporate Blvd Norfolk, VA 23502

Village Bank and Trust 234 W. Northwest Hwy Arlington Heights, IL 60004